

## **COVID-19 Resource Guide**

The ongoing COVID-19 pandemic presents many serious challenges for the country and our NY-19 community. This public health emergency requires an effective, coordinated, and comprehensive government-wide response. I will continue to work alongside local officials and public health experts to coordinate resources during this pandemic.

As you know, New York is facing an urgent, immediate funding crisis—and it is critical that Congress pass additional support for state and local governments. Our state and local governments have provided critical services over the past few months, from keeping buses and ambulances operating to setting up testing sites to facilitating mental health services to educating our young people. When our communities needed it most, our local governments answered the call.

These same state and local governments now have budgets that are hemorrhaging due to the devastating impact of COVID-19 on local commerce and its corresponding tax revenue. That's why in May the House passed the HEROES Act (H.R. 6800), which would direct nearly \$1 trillion in funding to state and local governments. This bill includes my bipartisan Direct Support for Communities Act (H.R. 6748)—legislation that would ensure every single community, regardless of size, is able to qualify for federal coronavirus relief funding.

Furthermore, the expanded pandemic unemployment assistance program established by the CARES Act has now expired—an unconscionable development during this economic crisis. In addition to providing for another round of stimulus checks, the HEROES Act would reinstate these benefits—which have been a lifeline to millions of unemployed Americans—through January 2021. Please know that I will do everything in my power to ensure that Congress passes an additional stimulus package that addresses the needs of our community and those across the country.

After the CARES Act was signed into law, I compiled a resource guide that addressed some of the health and financial issues posed by the pandemic. I'd like to share an updated resource guide below. Please refer to these points if you or others want to learn more about medical care, prevention techniques, support for workers, small businesses, and farmers, guidance for schools and child care centers, travel help, mental health assistance, and any other general assistance my office can provide.

The most important thing I want you to know is that my staff and I are available to you. As is strongly advised by public health officials, my offices in D.C. and across the district are closed and my staff is teleworking, but we remain fully available to you. You can reach us as always at <https://delgado.house.gov/contact> and 202-225-5614 (D.C. Office) or 845-443-2930 (Kingston Office). Please also go to my webpage at <https://delgado.house.gov/coronavirus> for general COVID-19 information and resources.

### **Medical Care**

If you or someone in your family is sick, please call your doctor or hospital before going to a clinic, urgent care or emergency room. If you do not have access or cannot reach a medical professional, please call the New York State Coronavirus Hotline at 1-888-364-3065.

Common symptoms of COVID-19 include a fever, cough and shortness of breath. Emergency warning signs include difficulty breathing or shortness of breath, persistent pain or pressure in the chest, new confusion, inability to arouse and bluish lips or face. If you develop emergency warning signs, do get medical attention immediately.

### **Testing**

While America still lacks a coherent national testing strategy, Congress has appropriated tens of billions of dollars to expand the number of COVID-19 test kits and makes sure they stay free to all. Please visit <https://coronavirus.health.ny.gov/home> to learn more about when and how to get a test. However, please call your doctor or hospital before going to a clinic, urgent care, or emergency room.

To find testing locations in NY-19, please visit <https://delgado.house.gov/coronavirus-resource-hub>.

### **Prevention**

We each have a critical responsibility for slowing and reversing the spread of COVID-19, and it is critical that in doing so we follow the best public safety advice from the Centers for Disease Control (CDC) and the New York Department of Health. We can also best help each other by following best practices in our everyday lives. Here are some tips and commonsense measures from the CDC that you can use to protect yourself and your loved ones:

- Avoid close contact with people who are sick;
- Avoid touching your eyes, nose, and mouth with unwashed hands; and
- Wash your hands often with soap and water for at least 20 seconds (use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available).

In addition to the coronavirus page on my website, here are further resources that are available to keep you up to date and informed about COVID-19:

- If you are at higher risk of getting very sick from COVID-19, please read the CDC's recommendations: <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications.html>.
- If you would like updates from the New York State Department of Health on COVID-19, please sign up here: <https://now.ny.gov/page/s/coronavirus-updates>.
- If you would like to see the latest information on COVID-19 including maps of its spread and impact in the United States, please visit: <https://coronavirus.jhu.edu/>.

### **Economic Relief for Upstate Workers and Families**

The CARES Act, which became law on March 27, 2020 with my support, includes critical measures to assist you, your family, and local businesses during this difficult time. Below is information on 1) cash payments to assist low-income and middle-class families, 2) information on how to access new and expanded unemployment benefits for self-employed and part-time individuals, 3) new loans and loan repayment assistance for small businesses, and 4) disaster assistance payments for upstate farms.

***Direct Rebates for Workers and Families:*** As House and Senate leaders are negotiate the next phase of coronavirus relief legislation, it is critically important to me that every single person in New York's 19th Congressional District receive their Economic Impact Payments designated through the CARES Act. Delays in these funds are unacceptable and I've worked to hold the IRS accountable and make sure they are responsive to the needs of our community.

If you have not received your check, the IRS has a [Get My Payment Tool](#) where you can look up the status of your Economic Impact Payment. If you need further assistance, please reach out to my office through our [contact us](#) page.

***Unemployment Benefits:*** The CARES Act made significant changes to unemployment insurance. Unfortunately, federal unemployment benefits expired on July 31, 2020. I was proud to vote for the HEROES Act, which would extend these benefits through January 21, and I am closely monitoring ongoing negotiations to extend these benefits.

- **Increased Benefit Amount:** Following passage of the CARES Act, individuals received an additional \$600 per week in unemployment compensation through the last full benefit week in July. This means that in New York State, Federal Pandemic Unemployment Compensation benefits ended on July 26, 2020, as this was the conclusion of the last full benefit week in the month of July.
- **Expands Eligibility for Unemployment:** Unemployment assistance coverage is now expanded to include self-employed workers (including gig workers and independent contractors), part-time employees and those with limited work histories, so long as their unemployment is connected to the COVID-19

pandemic. This coverage, termed Pandemic Unemployment Assistance (PUA) is available retroactively starting with weeks of unemployment beginning on or after January 27, 2020. Eligible PUA claimants in New York State can receive PUA benefits for up to 46 weeks.

- Extends Duration of Benefits: The CARES Act provides for an additional 13 weeks of federally funded extended benefits (EB) for individuals who have exhausted their state-provided unemployment benefits. This is available through December 31, 2020. In July, New York State announced that New Yorkers are now eligible for an additional 20 weeks of extended benefits beyond the 13 weeks of EB outlined above. To be eligible, New Yorkers must first exhaust both their original 26 weeks of benefits as well as the first 13 week set of EB. For more information about how to apply for extended benefits, please visit the following link from the New York State Department of Labor: <https://www.labor.ny.gov/ui/pdfs/extended-benefits-faq.pdf>
- How to Apply: New York State has waived the normal seven day waiting period for unemployment benefits so individuals can apply right away. Details about how the program works, who qualifies, and how to apply is available online at <https://dol.ny.gov/unemployment/file-your-first-claim-benefits>.

Due to the fact that Unemployment Insurance is administered by New York State through the New York State Department of Labor and not by the federal government, questions about filing a claim and requests for assistance are most appropriately directed to your New York State legislators in the State Assembly and State Senate. If you are unsure of who those individuals are, you can find your State Assemblyperson at <https://nyassembly.gov/mem/search/> or your State Senator at <https://www.nysenate.gov/find-my-senator>. If you have attempted to contact these resources and have been unsuccessful, please contact [Max.Prime@mail.house.gov](mailto:Max.Prime@mail.house.gov) at my office for further assistance.

***Short-Time Compensation for Workers with Reduced Hours:*** The CARES Act provides \$100 million for “work sharing” programs. Employers can make agreements with the New York State Unemployment Insurance Office to reduce hours instead of laying off employees. Workers can then receive partial unemployment benefits for lost hours. For more information on New York State shared work requirements and eligibility, please visit <https://labor.ny.gov/ui/claimantinfo/sharedworkclmtfaq.shtm#3>.

***Paid Sick Leave:*** The Families First Coronavirus Response Act creates emergency paid sick leave, as well as paid family leave in the case of school closures, for working families impacted by COVID-19. It does so by requiring employers with up to 500 employees to provide paid sick leave and paid family leave, while providing a refundable payroll tax credit to employers to cover 100 percent of the cost of wages. There is also a refundable income tax credit for self-employed individuals. Businesses with fewer than

50 employees can apply for an exemption from the Department of Labor if providing these benefits would jeopardize the viability of the business. For more information, please visit

<https://delgado.house.gov/sites/delgado.house.gov/files/Phase%20Emergency%20Paid%20Leave.pdf>.

***Assistance for Small Businesses:*** The Small Business Administration (SBA) has declared an economic disaster in New York state. The CARES Act provides \$377 billion in additional support for small businesses including loan repayment assistance on new and future SBA loans, Emergency Economic Injury Grants, and a new Paycheck Protection Program to help employers retain employees. Here's what you need to know:

- **Six Months of SBA Loan Repayment on all qualified SBA Loans:** I am proud that the CARES Act includes the *Small Business Repayment Relief Act*, legislation I introduced to provide critical assistance to businesses in my district with SBA loans. My bill automatically triggers six-months of payment (including principal, interest, and fees) by the SBA on all current and new qualified SBA loans. These include 7a loans, 504 loans and microloans. ***No applications required, just immediate assistance for our struggling small business owners. For more information, borrowers should contact their lenders.***
- **Economic Injury Disaster Loans and Grants:** I'm proud to have fought to have farmers included for the SBA Economic Injury Disaster Loans and Grants. Our small farmers are small businesses and they deserve to access this critical support. All available funds for the EIDL Advance program have been allocated. I voted in support of the Heroes Act to provide an additional \$10 billion for the emergency EIDL grants.

**You can still apply for an Economic Injury Disaster Loan (EIDL).** The EIDL program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19. EIDL proceeds can be used to cover a wide array of working capital and normal operating expenses, such as continuation to health care benefits, rent, utilities, and fixed debt payments. For more information, please visit <https://www.sba.gov/page/disaster-loan-applications>.

- **Paycheck Protection Program:** This is an SBA loan program for small businesses to immediately cover up to 2 months of payroll during the immediate crisis. Small and medium sized businesses of up to 500 employees, non-profits, independent contractors and self-employed workers are eligible for no-fee loans of up to \$10 million, with repayment deferred for six months. If the small business retained the same number of employees when they received the loan, up to 100% of the loan may be forgiven. **Initial applications were accepted through August 8, 2020.** <https://www.sba.gov/document/support--paycheck-protection-program-participating-lenders>.

- Please contact the local SBA District Office or your local small business development center if you have specific application questions. You may visit [www.sba.gov/local-assistance](http://www.sba.gov/local-assistance) to find local help. The NYS Small Business Development Center network recommends submitting a request for assistance online at <http://nyssbdc.org/appointment.html>.
- Small businesses are strongly encouraged to do their part to keep their employees, customers and themselves healthy. The CDC's *Guide for Businesses and Employers* explains how to respond to COVID-19 and is available online at <https://www.cdc.gov/coronavirus/2019-ncov/downloads/workplace-school-and-home-guidance.pdf>.

***Assistance to Agricultural Producers:*** The CARES Act includes \$14 billion to replenish USDA's Commodity Credit Corporation (CCC) fund to assist farmers during this difficult time. Additionally, I led my colleagues in calling for funding to provide disaster aid for localized farms impacted by the coronavirus. I'm proud that we secured an additional \$9.5 billion for specialty crop producers; producers who support local food systems such as farmers markets, schools, and restaurants; and livestock producers, including dairy. We will provide additional details about how to access this funding as it becomes available. ***For additional information, please contact your local USDA Service Center which you can find at*** <https://offices.sc.egov.usda.gov/locator/app>.

### **Food Assistance**

Various assistance programs are available to those who need it.

To find local food pantries in NY-19, please visit <https://delgado.house.gov/coronavirus-resource-hub>.

***The Supplemental Nutrition Assistance Program (SNAP):*** SNAP is a federal program administered in New York by the State Department of Human Services. The CARES Act provided an additional \$15.5 billion to the SNAP program. You can apply for assistance by completing a form online at <https://mybenefits.ny.gov/mybenefits/begin>.

***Meals on Wheels:*** Meals on Wheels provides nutritious and delicious home-delivered meals to help seniors and people with disabilities. You can learn more about eligibility and services available in your neighborhood by visiting <https://www.mealsonwheelsamerica.org/find-meals>.

### **Coronavirus in New York State**

New York State has supplied guidance on different ways in which this pandemic has affected our state. Information regarding businesses, essential services, volunteer opportunities, and the Governor's Executive Orders can be found at <https://coronavirus.health.ny.gov/home>.

To find COVID-19 cases in our area, please visit <https://delgado.house.gov/coronavirus-resource-hub>.

### **Travel Assistance**

Travel restrictions are rapidly evolving. You can find the latest information about international travel advisories from the State Department at <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>.

Americans are advised to enroll in the Smart Traveler Enrollment Program every time they leave the country to receive alerts and emergency information. You can sign up for this program online at <https://step.state.gov/step/>.

You can find the latest information about New York State level travel advisories at <https://coronavirus.health.ny.gov/covid-19-travel-advisory>.

### **Interim Guidance for School and Childcare Programs Administrators**

Schools and childcare programs have a critical role in slowing the spread of diseases and protecting vulnerable students and staff. If you are an administrator of a childcare program or a K-12 school, the CDC has resources available at <https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-schools.html>.

You can find the latest information about New York State regulations for schools at <https://coronavirus.health.ny.gov/protecting-public-health-all-new-yorkers#schools>.

### **Mental Health**

The effects of COVID-19 are very stressful to many of us, as fear and anxiety about a disease and employment and related uncertainty can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about and your community stronger. CDC Mental health information and resources is online at: <https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html>.

### **General Support**

I am committed to assisting everyone upstate whenever and however I can. During these uncertain times, my office can help answer your questions and work to address your needs, especially with our federal government. As the federal government expands its response to the COVID-19 crisis, you and yours may need help accessing benefits for



Social Security or the Department of Veteran Affairs, getting a loved one back home from overseas, securing small business assistance and much more. Please don't hesitate to contact my office <https://delgado.house.gov/contact> and 202-225-5614 (D.C. office) or 845-443-2930 (Kingston office) if I can help in any way.

We must and will get through this together.